

# AMUNDI EURO LIQUIDITY SHORT TERM RESPONSIBLE - I

FACTSHEET

Marketing  
Communication

28/02/2026

SHORT TERM MONEY MARKET ■

Article 8 ■

## Key Information (Source: Amundi)

Net Asset Value (NAV) : **11,868.0608 ( EUR )**  
 NAV and AUM as of : **26/02/2026**  
 Assets Under Management (AUM) :  
**21,466.85 ( million EUR )**  
 ISIN code : **FR0007435920**  
 Benchmark : **100% ESTR CAPITALISE (OIS)**  
 Eligibility : **Securities account, life insurance**  
 Money Market NAV Type : **Variable NAV**

## Objective and Investment Policy

On a daily basis, the investment team seeks to replicate the money market's performance as closely as possible. To this end, it exploits the credit premium offered by private bonds while checking compliance with the fund's liquidity and security constraints.



## ISR Label

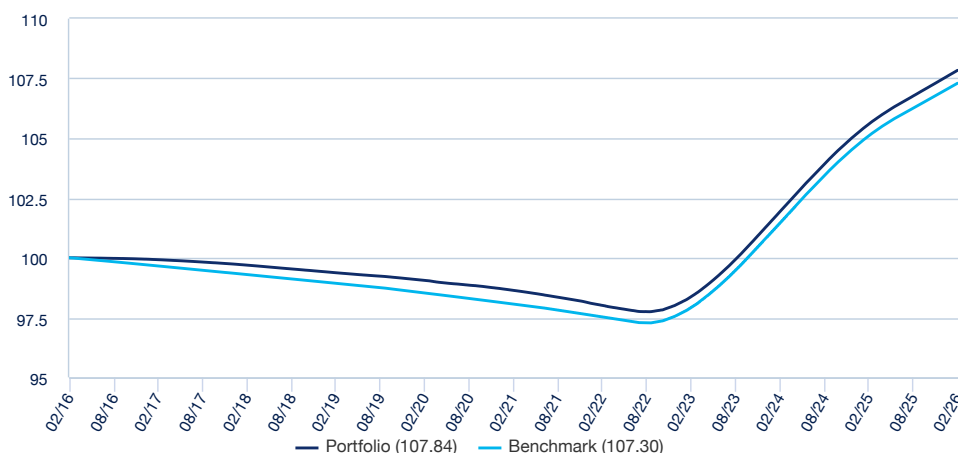


REPUBLIQUE FRANCAISE

Non-capital guaranteed fund

## Returns (Source: Fund Admin) - Past performance does not predict future returns

### Performance evolution (rebased to 100) from 26/02/2016 to 26/02/2026\* (Source: Fund Admin)



### Rolling performances \* (Source: Fund Admin)

Since	YTD 30/12/2025	1 month 29/01/2026	3 months 30/11/2025	1 year 27/02/2025	3 years 28/02/2023	5 years 26/02/2021	10 years 29/02/2016	Since 24/01/1991
<b>Portfolio</b>	1.98%	1.98%	1.99%	2.13%	3.11%	1.80%	0.76%	2.72%
<b>Benchmark</b>	1.93%	1.93%	1.93%	2.09%	3.09%	1.82%	0.71%	-
<b>Spread</b>	0.05%	0.04%	0.05%	0.04%	0.01%	-0.02%	0.05%	-

### Calendar year performance \* (Source: Fund Admin)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
<b>Portfolio</b>	2.27%	3.77%	3.28%	-0.08%	-0.60%	-0.40%	-0.31%	-0.31%	-0.20%	-0.05%
<b>Benchmark</b>	2.24%	3.77%	3.29%	-0.03%	-0.53%	-0.47%	-0.40%	-0.37%	-0.36%	-0.32%
<b>Spread</b>	0.03%	0.01%	0.00%	-0.05%	-0.07%	0.07%	0.08%	0.05%	0.15%	0.27%

\* Source : Fund Admin. Cumulative returns are calculated on a yearly basis on a 360 days over one period < 1 year and 365 days basis of over one period > 1 year (expressed with the round-off superior). The above results pertain to full 12-month period per calendar year. All performances are calculated net income reinvested and net of all charges taken by the Sub-Fund. The value of investments may vary upwards or downwards according to market conditions.

The investor's should take into account all the features or objectives of the fund before deciding to invest in it. There is no guarantee that the ESG considerations will improve the investment strategy or performance of a fund.

### Risk Indicator (Source : Fund Admin)



⚠ The SRI represents the risk and return profile as presented in the Key Information Document (KID). The lowest category does not imply that there is no risk. The SRI is not guaranteed and may change over time. The risk indicator assumes you keep the product for 1 Day To 1 Month.  
 The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movement in the markets or because we are not able to pay you.

### WAM and WAL in days (Source: Amundi)

	WAL	WAM
<b>27/02/2026</b>	69	13
<b>30/01/2026</b>	63	12
<b>31/12/2025</b>	61	9
<b>28/11/2025</b>	76	10
<b>31/10/2025</b>	77	6
<b>30/09/2025</b>	69	4
<b>29/08/2025</b>	69	3
<b>31/07/2025</b>	65	3
<b>30/06/2025</b>	64	1
<b>30/05/2025</b>	55	1
<b>30/04/2025</b>	56	1
<b>31/03/2025</b>	58	1

WAL (Weighted Average Life) : credit duration in days

WAM (Weighted Average Maturity) : modified duration in days

### Risk analysis (rolling) (Source: Fund Admin)

	1 year	3 years	5 years	10 years
<b>Portfolio volatility</b>	0.03%	0.11%	0.25%	0.23%
<b>Benchmark volatility</b>	0.03%	0.11%	0.24%	0.23%
<b>Ex-post Tracking Error</b>	0.00%	0.01%	0.01%	0.02%

\* Volatility is a statistical indicator that measures an asset's variations around its average value. For example, market variations of +/- 1.5% per day correspond to a volatility of 25% per year. The higher the volatility, the higher the risk.

SHORT TERM MONEY MARKET ■



**Patrick Simeon**  
Head of Treasury Management



**Benoit Palliez**  
Portfolio manager

**Management commentary**

**Monetary policy:**

The ECB has kept its three key rates unchanged: 2.00% for the deposit facility, 2.15% for the main refinancing operations, and 2.40% for the marginal lending facility. Inflation fell again in January in the eurozone, coming in at 1.7% year-on-year according to a preliminary estimate published by Eurostat.

In 2026, however, markets no longer anticipate rate cuts. Indeed, while inflation control appears to be on track, the ECB remains attentive to external risks and wishes to retain full flexibility.

**Management policy:**

- Liquidity:

Instant liquidity was mainly provided through overnight operations.

- Interest rate risk:

The weighted average maturity (WAM) of the portfolio stands at 13 days at the end of the period.

- Credit risk:

Short-term spreads remained stable at the end of the period; for maturities from 3 months to 1 year, they are at respective levels of €str + 14 to €str + 31 bps.

- Weighted average life and average rating:

The weighted average life (WAL) of this portfolio, which belongs to the monetary category, is 69 days.

The portfolio's average long-term rating remains at a solid AA- level.

The portfolio benefits from the highest rating awarded to a monetary UCITS by Fitch: AAA-mmf.

- Socially responsible dimension:

The portfolio has an average SRI score of C (1.404) at the end of the month, which is higher than that of its investment universe, excluding the 30% lowest-rated issuers C (1.125).

**Portfolio Breakdown (Source: Amundi group)**

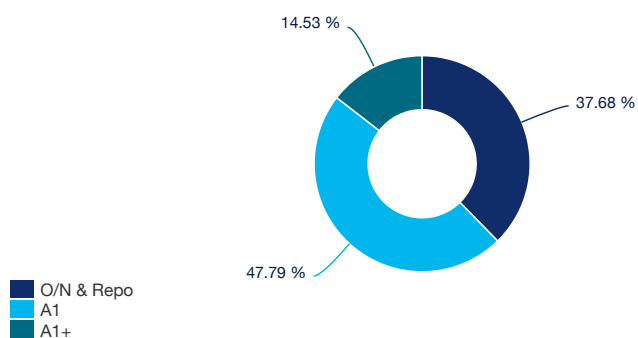
**Principal lines in Portfolio (Source: Amundi)**

	Portfolio	Maturity	Country	Instrument Group	Counterparty *
CREDIT AGRICOLE SA	3.44%	16/03/2026	France	Money market	-
FRANCE	3.21%	02/03/2026	France	Repo	LA BANQUE POSTALE
FRANCE	1.84%	02/03/2026	France	Repo	LA BANQUE POSTALE
MIZUHO BANK LTD/LONDON	1.37%	16/04/2026	Japan	Money market	-
KBC BANK NV	1.37%	03/03/2026	Belgium	Money market	-
JYSKE BANK A/S	1.03%	13/03/2026	Denmark	Money market	-
SUMITOMO MITSUI BANKING CORP	0.98%	06/05/2026	Japan	Money market	-
KBC BANK NV	0.91%	01/06/2026	Belgium	Money market	-
DNB BANK ASA	0.91%	20/03/2026	Norway	Money market	-
KBC BANK NV	0.73%	11/05/2026	Belgium	Money market	-

\* For reverse repurchase, displayed maturity is of 1 day. It corresponds to the time necessary to settle the transaction

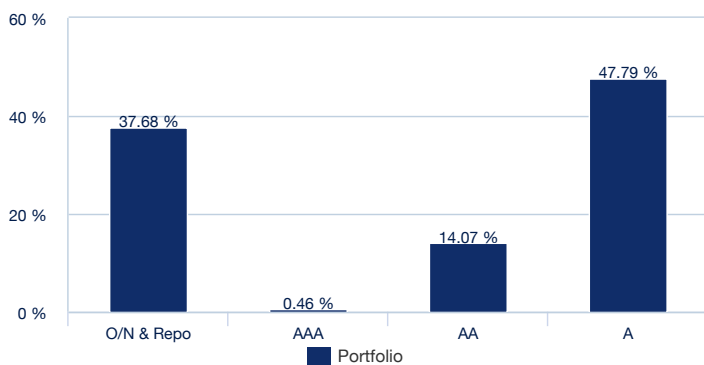
\* Counterparty column: information only available for the reverse repurchase

**Portfolio breakdown - Short term Rating (Source: Amundi) \***



\* Median Rating calculated of the three agencies: Fitch, Moody's and Standard & Poor's

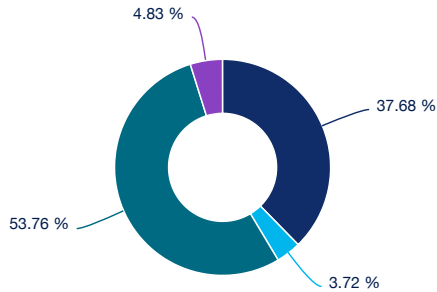
**Portfolio breakdown - Long term rating (Source: Amundi) \***



\* Median Rating calculated of the three agencies: Fitch, Moody's and Standard & Poor's

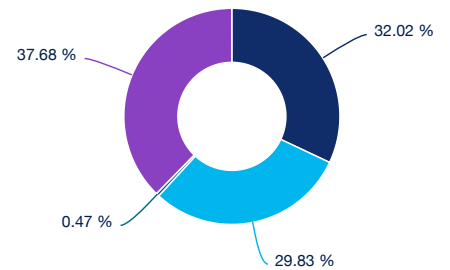
SHORT TERM MONEY MARKET ■

Portfolio breakdown - Sector (Source: Amundi)



■ Cash Equivalents  
■ Corporate  
■ Financials  
■ Govies & agencies

Portfolio breakdown - Instrument Type (Source: Amundi)

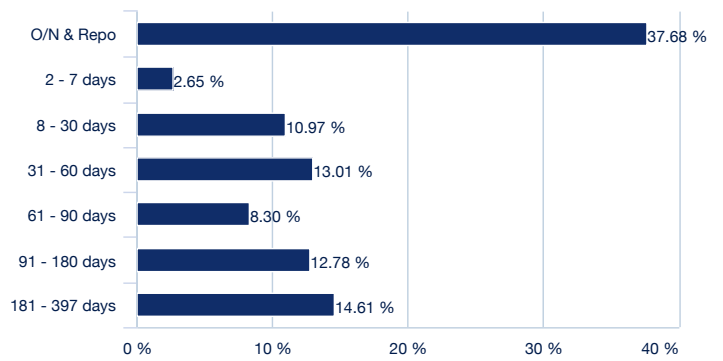


■ Commercial Paper  
■ Certificate of Deposit  
■ Term Deposit  
■ O/N & Repo

Liquidity Ratio \* (Source: Amundi)

Daily Maturing Assets	37.92%
Weekly Maturing Assets	48.06%

Portfolio breakdown by maturity (Source: Amundi) \*



\* O/N & Repo : assets invested for one business day

Sub-Fund Statistics (Source: Amundi)

	Portfolio
Modified duration *	0.03
Average rating	AA-
Number of Lines	402
Issuer number	73

\* Modified duration (in points) estimates a bond portfolio's percentage price change for 1% change in yield

## SHORT TERM MONEY MARKET ■

**\* REGULATION (EU) 2017/1131 on Money Market Funds**

**For low-volatility NAV and public debt constant NAV money market funds**, at least 10% of their assets mature daily or consist of reverse repurchase agreements which may be terminated by notice of a working day or of cash, the withdrawal of which may be effected by giving one working day's notice; at least 30% of their assets mature weekly or consist of reverse repurchase agreements which can be terminated with five business days notice or cash which can be withdrawn with five business days notice . Assets with a high degree of liquidity, which can be sold and settled within one working day and have a residual maturity of 190 days maximum may also be included in assets with weekly maturities up to a limit of 17.5% ;

**For short-term money market funds with variable NAV**, at least 7.5% of their assets mature daily or consist of reverse repurchase agreements which can be terminated at one working day or cash advance notice, the withdrawal of which can be effected by giving one working day notice; at least 15% of their assets mature weekly or consist of reverse repurchase agreements which can be terminated with five business days notice or cash which can be withdrawn with five business days notice .

## SHORT TERM MONEY MARKET ■

## Long-Term ratings / maturity matrix (Source: Amundi)

	AAA	AA	AA-	A+	A	O/N & Repo	Total
0-4 months	0.46%	1.86%	4.98%	20.73%	11.91%	37.68%	77.61%
4-12 months	-	1.82%	5.41%	11.29%	3.86%	-	22.39%
<b>Total</b>	<b>0.46%</b>	<b>3.68%</b>	<b>10.39%</b>	<b>32.02%</b>	<b>15.77%</b>	<b>37.68%</b>	<b>100%</b>

## Countries / Sectors / Maturities matrix (Source: Amundi)

	0-1 month	1-3 months	3-6 months	6-12 months	Total
<b>Euro Zone</b>	<b>10.30%</b>	<b>13.62%</b>	<b>8.94%</b>	<b>11.80%</b>	<b>44.66%</b>
<b>Belgium</b>	<b>1.48%</b>	<b>1.55%</b>	<b>1.53%</b>	<b>0.13%</b>	<b>4.70%</b>
Financials	1.48%	1.55%	1.53%	0.13%	4.70%
<b>Finland</b>	<b>0.22%</b>	<b>0.74%</b>	<b>1.33%</b>	<b>1.10%</b>	<b>3.40%</b>
Financials	0.22%	0.74%	1.33%	1.10%	3.40%
<b>France</b>	<b>6.92%</b>	<b>7.90%</b>	<b>3.85%</b>	<b>7.49%</b>	<b>26.17%</b>
Corporate	1.01%	1.94%	-	-	2.94%
Financials	3.54%	4.20%	3.62%	7.49%	18.85%
Govies & agencies	2.38%	1.76%	0.23%	-	4.37%
<b>Germany</b>	<b>0.87%</b>	<b>0.68%</b>	<b>0.48%</b>	<b>0.21%</b>	<b>2.23%</b>
Corporate	0.64%	-	-	-	0.64%
Financials	0.23%	0.68%	0.48%	0.21%	1.59%
<b>Luxembourg</b>	<b>0.25%</b>	-	-	-	<b>0.25%</b>
Financials	0.25%	-	-	-	0.25%
<b>Netherlands</b>	<b>0.09%</b>	<b>2.24%</b>	<b>1.75%</b>	<b>2.46%</b>	<b>6.55%</b>
Financials	0.09%	2.24%	1.75%	2.46%	6.55%
<b>Spain</b>	<b>0.46%</b>	<b>0.50%</b>	-	<b>0.40%</b>	<b>1.36%</b>
Financials	0.46%	0.50%	-	0.40%	1.36%
<b>Rest of the world</b>	<b>3.31%</b>	<b>7.69%</b>	<b>3.84%</b>	<b>2.81%</b>	<b>17.66%</b>
<b>Canada</b>	-	<b>1.37%</b>	<b>0.13%</b>	<b>0.14%</b>	<b>1.64%</b>
Financials	-	1.37%	0.13%	0.14%	1.64%
<b>Denmark</b>	<b>1.03%</b>	<b>0.98%</b>	-	-	<b>2.01%</b>
Financials	1.03%	0.98%	-	-	2.01%
<b>Japan</b>	<b>0.87%</b>	<b>3.04%</b>	-	-	<b>3.91%</b>
Financials	0.87%	3.04%	-	-	3.91%
<b>Norway</b>	<b>0.91%</b>	-	<b>0.65%</b>	-	<b>1.56%</b>
Financials	0.91%	-	0.65%	-	1.56%
<b>Sweden</b>	<b>0.27%</b>	<b>2.31%</b>	<b>2.23%</b>	<b>2.01%</b>	<b>6.82%</b>
Corporate	0.14%	-	-	-	0.14%
Financials	0.14%	1.85%	2.23%	2.01%	6.23%
Govies & agencies	-	0.46%	-	-	0.46%
<b>United Kingdom</b>	<b>0.22%</b>	-	<b>0.71%</b>	<b>0.66%</b>	<b>1.59%</b>
Financials	0.22%	-	0.71%	0.66%	1.59%
<b>United States</b>	-	-	<b>0.11%</b>	-	<b>0.11%</b>
Financials	-	-	0.11%	-	0.11%
<b>O/N &amp; repo</b>	<b>37.68%</b>	-	-	-	<b>37.68%</b>

## SHORT TERM MONEY MARKET ■

## Information (Source: Amundi)

Fund structure	Mutual Fund (FCP)
Applicable law	under French law
Management Company	Amundi Asset Management
Custodian	CACEIS Bank
Share-class inception date	08/04/1988
Share-class reference currency	EUR
Classification	Short term money market
Type of shares	Accumulation
ISIN code	FR0007435920
Bloomberg code	CLAMEON FP
Minimum first subscription / subsequent	200 Share(s) / 1 thousandth(s) of (a) share(s)
Frequency of NAV calculation	Daily
Dealing times	Orders received each day D day before 14:30
Management fees and other administrative or operating costs	0.09%
Minimum recommended investment period	1 Day To 1 Month
Benchmark index performance record	01/07/2021: 100.00% ESTR CAPITALISE (OIS) 31/12/1999: 100.00% EONIA CAPITALISE (O.I.S.) (BASE 360) - DISCONTINUED
UCITS compliant	UCITS
Current/Forward price	Current price
Redemption Date	D
Subscription Value Date	D
Characteristic	No

For further information on costs, charges and other expenses, please refer to the Prospectus and the PRIIPS KID

Your fund presents a risk of capital loss. Its net asset value may fluctuate and the invested capital is not guaranteed. Under no circumstances may the fund draw on external support to guarantee or stabilise its net asset value. Investing in money market funds is unlike investing in bank deposits.

## SHORT TERM MONEY MARKET ■

**Important information**

This document is of an informative, non-contractual and simplified nature. The main characteristics of the funds are mentioned in the legal documentation available on the AMF website or on request made to the main offices of the management company. The legal documentation will be sent to you prior to subscribing to a fund. To invest means to assume risks: the values of PPCVM stocks and shares are subject to market fluctuations and investments made may vary both upwards and downwards. Therefore, PPCVM subscribers may lose all or part of the capital initially invested. Any person interested in investing in an OPCVM should, preferably prior to subscription, to ensure this is in accordance with their pertaining legislation as well as the tax consequences of such an investment and have knowledge of the valid legal documents of each OPCVM. The source of the data contained in this document is Amundi, unless otherwise mentioned.

SHORT TERM MONEY MARKET

SRI Terminology

**Socially Responsible Investment (SRI)**

The SRI expresses sustainable development objectives in investment decisions by adding Environmental, Social and Governance (ESG) criteria in addition to the traditional financial criteria.

SRI thus aims to balance economic performance and social and environmental impact by financing companies and public entities which contribute to sustainable development whatever their business sector. By influencing the governance and behaviour of stakeholders, SRI promotes a responsible economy.

**ESG criteria**

The criteria are extra-financial criteria used to assess the Environmental, Social and Governance practices of companies, states or local authorities:

"E" for Environment (energy and gas consumption levels, water and waste management, etc.).

"S" for Social/Society (respect for human rights, health and safety in the workplace, etc.).

"G" for Governance (independence of board of directors, respect for shareholders' rights, etc.)

ESG rating scale

Rating scale from A (best score) to G (worst score)



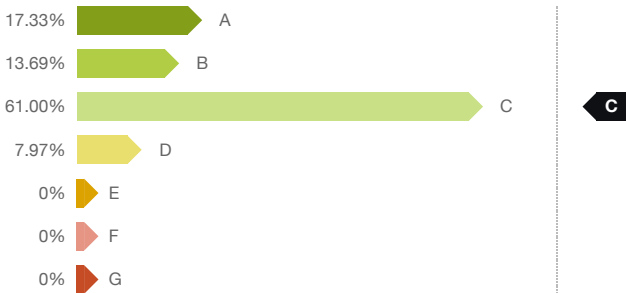
**AVERAGE ESG RATING (source : Amundi)**

Environmental, social and governance rating

**ESG Benchmark**

25% ICE BOFA 1-3 YEAR EURO NON-FINANCIAL INDEX + 75% ICE BOFA 1-3 YEAR EURO FINANCIAL INDEX

**Portfolio Breakdown by ESG Rating<sup>1</sup>**



**ESG Scores and Ratings**

	Portfolio	Benchmark
E Score	1.60	0.97
S Score	0.89	0.40
G Score	0.98	0.28
ESG Score	1.40	0.68
ESG Rating c.	C	C

Average rating of the universe after excluding the bottom 30% of the lowest-rated issuers 1.12

**Coverage of ESG<sup>1</sup> analysis (Source: Amundi)**

% of the portfolio with an ESG rating<sup>2</sup> 100%

ISR Label



**Sustainability Level (source : Morningstar)**



The sustainability level is a rating produced by Morningstar that aims to independently measure the level of responsibility of a fund based on the values in the portfolio. The rating ranges from very low (1 Globe) to very high (5 Globes).

Source Morningstar © Sustainability Score - based on corporate ESG risk analysis provided by Sustainalytics used in the calculation of Morningstar's sustainability score.

© 2025 Morningstar. All rights reserved. The information contained here: (1) is owned by Morningstar and / or its content providers; (2) may not be reproduced or redistributed; and (3) are not guaranteed to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from the use of this information. Past performance is no guarantee of future results. For more information on the Morningstar Rating, please see their website [www.morningstar.com](http://www.morningstar.com).

<sup>1</sup> Outstanding securities in terms of ESG criteria excluding cash assets.

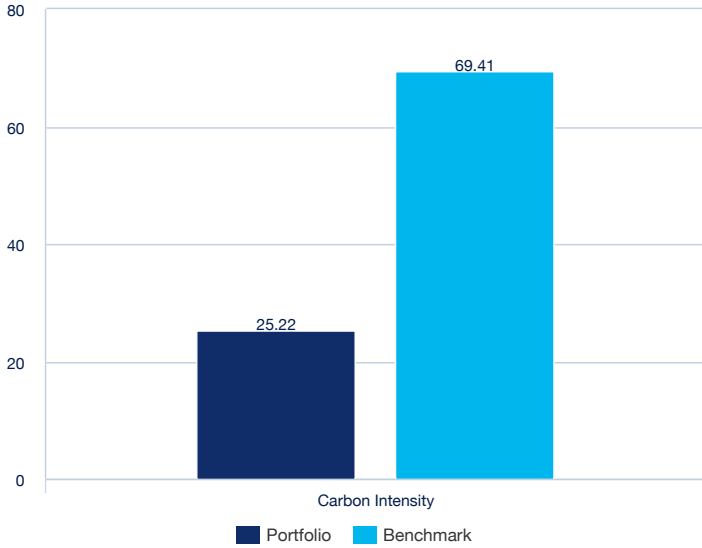
The decision of the investor to invest in the promoted fund should take into account all the characteristics or objectives of the fund.

SHORT TERM MONEY MARKET ■

Focus on Environmental, Social and Governance key performance indicators

In addition to the overall ESG assessment of the portfolio and the E, S and G dimensions, the manager uses impact indicators to assess the ESG quality of his portfolio. Four representative indicators of Environment, Social, Human Rights and Governance have been identified. The manager's minimum objective is to deliver a quality score higher than that of the index on at least two of the indicators.

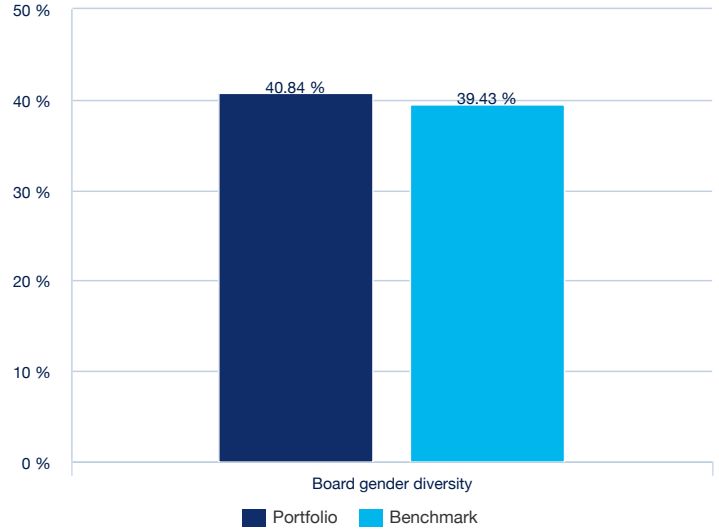
ENVIRONMENT: Carbon intensity



GHG intensity of investee companies – tCO<sub>2</sub>eq/€m de revenus  
Source : Trucost

Coverage rate (Portfolio/Benchmark) 91.30% 97.11%

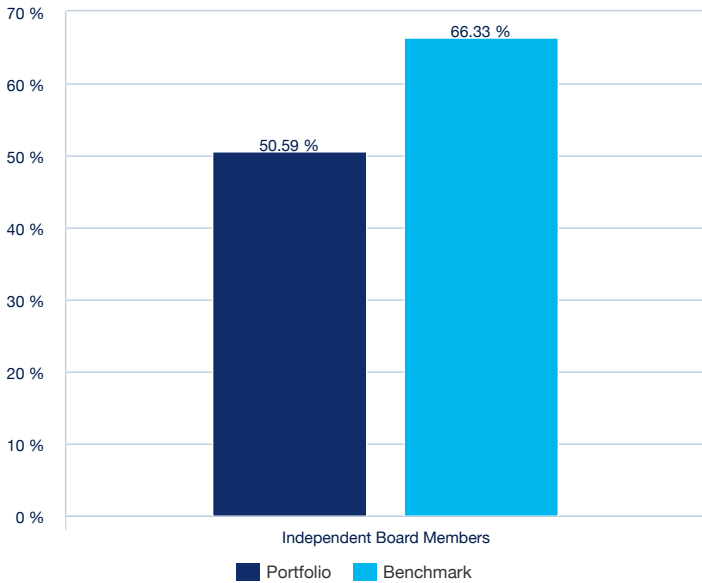
SOCIAL : Board gender diversity



Average ratio of female to male board members in investee companies, expressed as a percentage of all board members  
Source : Refinitiv, ISS, MSCI

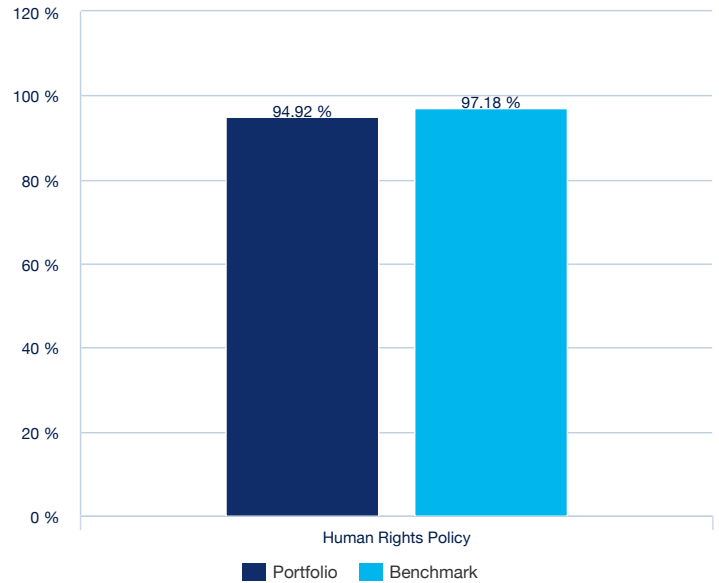
Coverage rate (Portfolio/Benchmark) 91.30% 98.13%

GOVERNANCE: Independent board members



Coverage rate (Portfolio/Benchmark) 90.99% 86.92%

RESPECT FOR HUMAN RIGHTS: decent work and freedom of association



Coverage rate (Portfolio/Benchmark) 91.11% 87.05%

## SHORT TERM MONEY MARKET ■

**Sources and definitions**

**Carbon Intensity:**PAI 3 measures carbon emissions expressed in million euros (€ million) of revenue. The Greenhouse Gas intensity of the relevant portfolio is determined by calculating the portfolio weighted average of the total greenhouse gas emissions intensity per million euros of sales of the companies in the portfolio (t/EUR million sales).

Amundi relies on the data provider S&P-Trucost, whose methodology is based on the Greenhouse Gas Protocol:

Scope 1: Direct emissions generated by resources owned or controlled by the company.

Scope 2: Indirect emissions generated by the purchase or production of electricity, steam, or heat.

Scope 3: All other indirect emissions, both upstream and downstream of the value chain. For data robustness reasons, we have chosen to use emissions from upstream Scope 3 activities.

**Board gender diversity:**The % board gender diversity of the relevant portfolio is determined by calculating the portfolio weighted average of the percentage of board members who are female in investee companies, expressed as a percentage of all board members. The PAI indicator uses the "relevant" approach, meaning that the denominator is determined by considering the relevant portfolio. When the coverage of board gender diversity is less than 100%, the weights of the portfolio are adjusted to account for incomplete data coverage. Data source : Refinitiv, ISS, MSCI and CRISIL.

**Independent board members:**Board independence. average percentage of independent directors on the Board of Directors. Data provider: Refinitiv

**Human rights policy:**Board independence. average percentage of independent directors on the Board of Directors. Data provider: Refinitiv